

Trees and Debris Removal

If a tree falls in my yard but does not damage my home or property, will insurance pay for clean up and removal?

Generally, the fallen tree must cause damage to your home or property before the insurance company is obligated to pay for clean up and removal. However, some policies provide limited coverage for clean up and removal of trees--for example, trees that fall and block your driveway.

If a neighbor's tree falls on my property and hits my home, should by neighbor's insurance company pay?

Unless negligence can be proven, the neighbor's policy covers his/her house and your policy covers your house. Generally, if the tree is damaged due to a storm, the owner would not be considered negligent.

My tree fell on my neighbor's house. Does my policy pay the damage caused by the tree and who pays to remove the tree?

The neighbor's policy covers his/her house and your policy covers your house. The neighbor's policy would also pay to have the tree removed from your neighbor's house.

There was no damage to my home, but \$400 worth of food was lost because of the power outage. Can I file a claim for the loss?

You should contact your agent or insurance company or read your policy to see whether you have coverage for food spoilage because not all policies provide coverage for food spoilage.

My tree fell in my yard. What do I do? Will the company pay for it?

Most policies cover clean up and removal of fallen trees that cause damage to your home or property. Some policies cover clean up and removal of fallen trees that block your driveway.

My tree fell on my house or on my fence or on my deck furniture. Will the company pay for it?

Most policies pay for the reasonable cost for clean up and removal of trees that fall and cause damage to your fence or deck furniture.

My tree is hanging over my house. It hasn't fallen, but it is posing a danger to the property and my family. Will the company pay for the cost to remove it?

Most policies do not provide coverage for removing trees that may fall on the property.

Mitigation/Protecting the Property from Further Damage

A tree is on my roof. Will the company pay for me to have the roof tarped?

Insurers expect homeowners to protect their property from further damage and will pay the reasonable costs associated with protecting the property. Placing tarps on the roof is a way of protecting your property from further damage.

What am I supposed to do when the company won't come to the house for at least a week and rain is predicted? Can I get a contractor to start repairs?

Most insurance companies will want to see the damage before final repairs are made. If you have to make temporary repairs, you need to take pictures of the damaged property before making any temporary repairs and keep receipts of what you've spent. But, unless the insurance company has told you to go ahead and make final repairs, you should wait.

Deductibles

I have a hurricane deductible. I have wind damage. Is that considered a hurricane?

It is important to read the policy to see how the deductible is described.

Is there a difference between a hurricane and a wind deductible?

It depends on how the policy describes the deductible. Yes, there is often a difference between wind deductibles and hurricane deductibles. Hurricane deductibles are more specific. Wind deductibles can be triggered by a thunderstorm, tropical storm or a hurricane.

Does the wind deductible apply to the entire loss (i.e., additional coverage like debris removal and food spoilage) or just my home?

It depends on how the policy describes the deductibles. It is possible that more than one deductible will apply. There could be a wind deductible that applies only to buildings and another deductible that applies to debris removal or food spoilage.

Proof of Loss

What do I need to do to prove that the loss occurred? I need to clear the area of debris and throw out spoiled food and can't wait indefinitely for the claim adjuster to inspect the property.

Take pictures, video tape your damage, keep a list of expenses, and keep a list of any discarded items. It is reasonable to remove debris that prevents access to your driveway or home.

Loss of Use/Additional Living Expense

Will my policy pay for me to stay in a hotel if my power is off and I have no water?

Most policies pay for the extra expenses of staying in a hotel or eating out only when your home is uninhabitable—basically when it is unsafe to continue to live there.

Will my policy pay for a generator?

Generally, no. However, you may wish to contact your agent or insurer to determine if your specific circumstances would allow an insurer to reimburse you for this expense.

Special Endorsements

Food Spoilage

My neighbor's company paid them for spoiled food, but my company won't. Don't all policies have food spoilage endorsements?

No, all policies do not cover food spoilage.

Ordinance or Law Coverage

My house was destroyed by the storm and I had a fuse box that the city says doesn't meet code. Will my policy pay to replace the fuse box with a circuit breaker system?

Although most policies do not cover the cost of upgrading the property to meet the building codes, this coverage is available for an additional charge.

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Duties in the Event of a Loss

What should I do if I have a loss?

- You should contact your agent or insurance company as soon as possible.
- Protect the property from further damage. Keep receipts from any expenses you incur from protecting the property or making temporary repairs.
- Keep an inventory of your damaged property—take pictures or videotape the damage if possible.

Who should I call to report a claim if I have flood insurance?

Contact the National Flood Insurance Program (NFIP) if your policy was written directly with the NFIP. Their toll free number is (800) 638-6620.

Most policies are written by participating insurers. If your policy was written by one of the participating insurers, contact that insurer or your agent to report the claim.

Numbers for many of the participating insurers can be found on the NFIP website:

www.fema.gov/nfipInsurance/search_search.jsp

Who do I call if I have a flood policy and do not know the name of the insurer or policy number?

You can call the NFIP at (800) 368-7720 or (800) 638-6620. You may also contact the Virginia Bureau of Insurance if the NFIP is unable to assist you. The Bureau's toll free number is (877) 310-6560.